

*Senior Rehabilitation Program (SRP)*  
**PROGRAM DESCRIPTION & GUIDELINES**

## **SENIOR REHABILITATION PROGRAM (SRP) DESCRIPTION**

### **I. PROGRAM AND OBJECTIVES**

The Senior Rehabilitation Program (SRP) was designed by the Albany Community Development Agency (ACDA) to provide substantial repair to housing units, owned by persons over the age of 62, to eliminate conditions that pose a threat to the health, safety and welfare of their occupants.

SRP, provides financial assistance in the form of a grant. This program may or may not be used in conjunction with the existing Homeowner Assistance Program (HOAP).

### **II. ELIGIBLE PARTICIPANTS**

Grant recipients must be senior low income owner occupants living in the City of Albany. If the occupant resides in a two or more family home and is receiving rental income, he/she will not be considered eligible.

Senior is defined as over the age of 62 years. Low income is defined in accordance with the current income guidelines of the ACDA's Homeowner Assistance Program as under 80% of the median income. The guidelines as of 05-31-11 are as follows :

<u>Household Size</u>	<u>Maximum Income</u>
1	\$43,150
2	\$49,300
3	\$55,450
4	\$61,600
5	\$66,550
6	\$71,500

Applicants with assets (not including a primary residence) totaling more than **\$40,000** shall not be eligible to participate in this program. Assets include: savings, checking accounts, certificate of deposits, IRA, 401(K), stocks, bonds, and the value of any other real estate, etc.

If there are multiple owners of the residence, as long as one owner is an occupant and senior, and the household qualifies as low income, then the senior owner occupant(s) will be eligible for the grant.

### III. ELIGIBLE HOUSING

- A. SRP grants may only be used to repair residential structures that are owner occupied.
- B. Grants may be applied to single or multiple unit buildings within the City of Albany.
- C. All real estate taxes must be current on the subject property.
- D. Adequate property insurance must be held on the subject property.

### IV. ELIGIBLE IMPROVEMENTS

The following list includes, but is not limited to, those deficiencies which will be considered by the ACDA for SRP assistance. Priority order will be determined by site conditions.

- A. Electrical System Repair
  - 1. Bare wire, shorting receptacles or switches
  - 2. Overloaded service panels, circuits and/or fuses
  - 3. Hazardous temporary wiring
  - 4. Lack of and/or defective service ground
  - 5. Missing covers to junction boxes, switches or receptacles
  - 6. Absence of smoke detector(s)
  - 7. Absence of heat detector(s)
  - 8. Absence of interior ground fault interrupter receptacle
- B. Heating System
  - 1. Heating system repair
  - 2. Replacement and installation of a new heating system
- C. Structural Deficiencies
  - 1. Broken or missing stairs and/or handrails
  - 2. Leaking roof
  - 3. Rotted and/or broken flooring or structural members
- D. Plumbing System
  - 1. Broken sewer line
  - 2. Broken or inoperable fixtures
  - 3. Leaking pipes
  - 4. Lead pipe (supply line only)
- E. Other
  - 1. Absence of a secondary exit
  - 2. The presence of lead based paint
  - 3. Modification or new construction for exterior ramps to accommodate the handicapped

#### 4. Window repair/replacement

### V. GRANT AMOUNT

Through the SRP, the grant is awarded to qualified low income owner-occupants over the age of 62. The maximum grant amount under the program will be determined on a case by case basis not to exceed \$5,000. Eligible applicants may only go through the program and receive the grant once.

### VI. COMPLIANCE

Recipients of SRP are required to provide proof of residency to ACDA compliance staff on an annual basis. Acceptable forms of proof include, but aren't limited to, an energy bill, a phone bill, or a cable bill. Failure to comply will result in legal action.

### VII. GRANT REPAYMENT

All grants made under the SRP shall be deferred for the term of occupancy by the qualified senior owner(s) occupant(s) who originated the grant.

In the event the owner occupant must vacate the property to reside in a nursing home, or in the event of the occupant's death within the 5-year period, the grant will be forgiven.

If the property is sold within 5 years of the rehab completion date, a pro rated portion of the grant will become due and payable. Once the senior owner has occupied the property for 5 years, the grant is forgiven.

### VIII. ADMINISTRATION

The Senior Rehabilitation Program will be administered by the ACDA and may be used in conjunction with the existing Homeowner Assistance Program.

- A. Upon receipt of an SRP application, in the event that the owner is over the age of 62, meets income requirements, all real estate taxes are current and sufficient property insurance is held on the property, the homeowner will be considered eligible for SRP. The ACDA reserves the right to accept or reject any application.
- B. The Rehabilitation Staff will conduct a detailed survey of the property, indicating required and recommended improvements.
- C. Pending authorization by the homeowner, the Finance Staff will then prepare a financing package to suit the owner's needs and submit the application to the ACDA for an in-house resolution.

- D. The Rehabilitation Construction Staff will prepare the work write-up cost estimate and obtain bids on behalf of the homeowner from ACDA pre-qualified contractors for the specified work.
- E. After a successful proposal is received, a Grant Agreement will be executed by and between the ACDA and the applicant. Construction will commence once the Grant Agreement is signed.
- F. Next, a construction agreement will be executed between the grant recipient and the chosen contractor. This document will contain details of the work to be completed, the time frame and the cost of such work.
- G. During construction, the ACDA will make an inspection of the construction work and recommend to the homeowner release of payment for the work satisfactorily completed.

### **Fair Housing and Equal Employment Opportunity**

#### **Section 3” Clause**

ACDA complies with the provisions of Section 3 of the HUD Act of 1968, as amended, and as implemented by the regulations set forth in 24 CFR 135, providing that training, employment and other economic opportunities generated by HUD financial assistance shall, to the greatest extent feasible, be directed toward low-income persons, and to business concerns, who provide economic opportunities to low- and very low-income persons. More information regarding compliance with Section 3 can be found in ACDA’s comprehensive Section 3 Plan.

#### **Section 504**

ACDA complies with all Federal regulations issued pursuant to compliance with Section 504 Rehabilitation Act of 1973 (29 USC 794), which prohibits discrimination against the individual with disabilities or handicaps in any Federally assisted program. More information regarding compliance with Section 504 can be found in ACDA’s comprehensive Section 504 Plan.